Department of Employee Insurance 2020 Open Enrollment



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Kentucky Employees' Health Plan

Agenda





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Get engaged.

Learn how to stay healthy and lower your costs.

Contact Information

Open Enrollment Hotline is available Oct.14-30 888-581-8834 or 502-564-6534

Option 1- Kentucky Retirement Systems

Option 2- KHRIS User ID and Password

Option 3- Benefit Questions for Anthem,

CVS Caremark, & WageWorks

Option 4- Technical Assistance

Option 5- Department of Employee insurance for

all other inquiries



Customer Service Hours



(Eastern time zone)
Hours for assistance:

Monday, Oct. 14-Friday, Oct.18 7:30-4:30
Monday, Oct.21-Friday, Oct.25 8:00-6:30
Saturday, Oct. 26 8:00-1:00
Monday, Oct.28-Wednesday, Oct.30 8:00-8:00

Calling all VENDORS

- Anthem —health insurance 844-402-5347 or anthem.com/kehp
- ▶ Anthem —dental and vision insurance 844-402-5347 or anthem.com
- CVS/Caremark —prescriptions 866-601-6934 or caremark.com
- StayWell —well-being 866-746-1316 or KEHPlivingwell.com
- SmartShopper —transparency 855-869-2133 or smartshopper.com
- ▶ WageWorks —FSA and HRA 877-430-5519 or wageworks.com/kehp
- ▶ WageWorks —COBRA 877-502-6272 or wageworks.com/kehp

Benefit Highlights

- MANDATORY ENROLLMENT
- ▶ Minimum premium increases; all less than \$20/month
- ▶ Low deductible and out-of-pocket maximum increases of \$250 for all plans
- StayWell is the new well-being vendor for 2020 plan year
- The same four health plan will be offered...LivingWell CDHP, LivingWell PPO, LivingWell Basic CDHP and LivingWell Limited High Deductible
- ▶ If the member does not need a health insurance, three waiver options to choose from: General Purpose Waiver HRA, Waiver Dental/Vision ONLY HRA, or Waiver No HRA

Benefit Highlights continued

- FSAs require re-enrollment each year. There are two types of FSAs a member may enroll in:
 - Healthcare FSA Elect to have money taken pre-tax from your paycheck and deposited to a VISA card to pay for expenses not covered by insurance, such as coinsurance, co-pays and deductibles. The annual maximum contribution increased to \$2,700
 - Child and Adult Daycare FSA Choose to have money taken pre-tax from your paycheck and use it to pay for child and adult daycare expenses
- Anthem Optional Dental and Vision Insurance premiums will be pre-tax payroll deducted in 2020
- ► KEHP will still require all members that have elected a health plan to complete the LivingWell promise between January 1 and July 1, 2020
- Members must elect or waive health insurance

Benefits Highlights

Members can enroll in these benefits anytime during the plan year. The following benefits are offered outside of Open Enrollment:

- Optional life insurance may be enrolled in at any time, provided a satisfactory Evidence of Insurability is submitted for the planholder or spouse
- Update life insurance beneficiaries information in KHRIS ESS
- Kentucky Deferred Compensation invest in financial wellness with preand post-tax supplemental retirement plan options; go to <u>Kentuckyplans.com</u>

LivingWell CDHP

- Deductible
 - Single-\$1,500
 - Family-\$2,750
 - Co-insurance-85/15
- Maximum out-of-pocket
 - Single-\$3,000
 - Family-\$5,750
- Medical and pharmacy costs both apply toward the deductible and out of pocket
- Advanced Formulary-brand names and generic
 - Single coverage-\$500 HRA
 - Family, parent-plus, & couple coverage-\$1,000 HRA

LivingWell PPO

- Deductible
 - Single-\$1,000
 - Family-\$1,750
- Co-insurance- 80/20
- Maximum-out-of-pocket
 - Single-\$3,000
 - Family\$5,750
- PCP Co-pay- \$25
- Specialist- \$45
- Advanced formulary brand- names and generic
- No HRA funds

LivingWell Basic CDHP

- Deductible
 - Single-\$2,000
 - Family-\$3,750
- Co insurance- 70/30
- Maximum out of pocket
 - Single-\$4,000
 - Family-\$7,750
- Medical and pharmacy costs both apply toward the deductible and out-of-pocket
- Value Formulary-more generic drug options and less brand-name options
- HRA funds included
 - Single-\$250
 - Family, couple, or parent plus-\$500

LivingWell Limited High Deductible Plan

- Deductible
 - Single-\$4,250
 - Family-\$8,250
- Maximum Out-of- Pocket
 - Single-\$5,250
 - Family-\$10,250
- Co Insurance-50/50
- Medical and pharmacy costs both apply toward the deductible and out-of-pocket
- Value Formulary-more generic drug options and less brand-name options
- No HRA funds

HealthCare FSA

- Carryover minimum of \$50 and maximum of \$500 from one plan year to the next
- Maximum contribution-\$2,700
- If you want an FSA for 2020, you must enroll and choose your deduction amount

Child & Adult Daycare FSA

- Maximum contribution-\$5,000 depending on tax filing status
- If you want an FSA for 2020, you must enroll and choose your deduction amount

Waivers

- Waiver General Purpose HRA
- Waiver Dental/Vision ONLY HRA
- Waiver No HRA
- Carryover capped at \$6,000

ANTHEM OPTIONAL DENTAL

Keep your current coverage-no action required

Elect new coverage-enroll and elect your coverage

Terminate current coverage

Pre-tax for 2020

9				
	Bronze	Silver	Gold	
our dental plan at a glance	In and Out-of-Network	In and Out-of-Network	In and Out-of-Network	
nnual Benefit Maximum	\$750	\$1,000	\$1,500	
nnual Deductible	\$50	\$50	\$50	
rthodontia	Not covered	Not covered	\$1,000	
iagnostic and Preventive Service	100%	100%	100%	
asic Services	50%	80%	80%	
ral Surgery	50%	80%	80%	
lajor Services	Not covered	50%	50%	
No waiting period for basic or major services				

PLAN CHOICES FOR 2020

VISION

Pre-tax for 2020

Keep your current coverage-no action required

Elect new coverage-enroll and elect your coverage

Terminate current coverage

	Bronze	Silver	Gold
Exam with dilation as necessary	\$10 copay	\$10 copay	\$10 copay
Eyeglass lenses: Single vision, bifocal, trifocal, lenticular	\$25 copay	\$10 copay	\$10 copay
Standard progressive lens	Standard fixed price/discount	Standard fixed price/discount	\$30 copay
Premium progressive lens	Standard fixed price/discount	Standard fixed price/discount	Fixed price/discou based on standar being funded

BENEFIT FAIRS

17 Benefit fairs; Enrollment Kiosks at all locations

Franklin Sept 30

McCracken Oct 1

Christian Oct 2

Hopkins Oct 3

Laurel Oct 4

Russell Oct 4

Jefferson Oct 7

Madison Oct 8

Harlan Oct 9

• Pike Oct 10

Boyd Oct 11

Warren Oct 14

Daviess Oct15

Boone Oct 16

Fayette Oct 16

Fayette Oct 17

Boyle Oct 18

Onsite at most locations

Anthem Health

Anthem Dental/Vision

CVS/Caremark

WageWorks

Smartshopper

StayWell

Teachers' Retirement System

Kentucky Retirement System

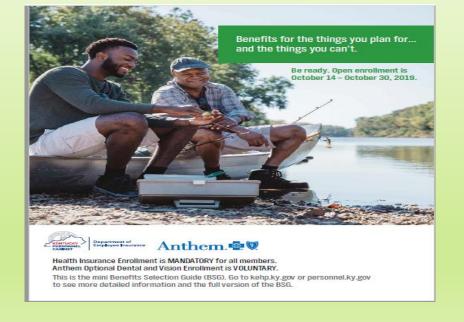


Flu shots offered at the Franklin County Benefit fair

Please bring your letter from DEI with your KHRIS user ID for kiosks

Benefit Selection Guides

- ▶ The full size BSG will be available online at KEHP.KY.GOV the week of Sept. 16
- ▶ The mini-BSG will be shipped for distribution the week of September 24th
- Distribute as soon as possible







ENROLLMENT GUIDELINES

- KHRIS ESS
 - Most members, including those with the cross-reference payment option, can enroll online in KHRIS Employee Self-Service (ESS)
- Members with Cross-reference Payment Option:
 - Primary enrolls first and selects health insurance for the entire family
 - Once "Save" is selected, the Secondary Planholder will be enrolled in the corresponding plan
 - Secondary Planholder can log in and enroll in other benefits (FSA, Dental, & Vision)
- ▶ New hires from 9/1 through 10/20 can enroll online via KHRIS ESS
 - Enroll in new hire election first for 2019
 - ▶ The next day enroll in the coverage for 2020
 - ▶ The current plan will not show in the health plan step, there will only be a paper icon
 - If the member does not choose a plan, they MUST go back and enroll
 - ► Tobacco status must be entered, once entered it will remain in the status chosen even if they do not complete the enrollment

ENROLLMENT GUIDELINES

- Paper Application
- Members with a Disabled Dependent will receive a pre-populated paper application
- Members cross-referenced with a KRS retiree will receive a pre-populated paper application
- KRS retirees should enroll through the KRS online enrollment portal but may complete a paper application if needed
- Enrolling in a Waiver General Purpose HRA
- Must attest that all persons covered under the Waiver General Purpose HRA have other group employer-sponsored insurance coverage
- Must list all dependents during enrollment who will use the HRA funds

KHRIS ESS



PA20 Basic Personal data Tab IT105-Communications

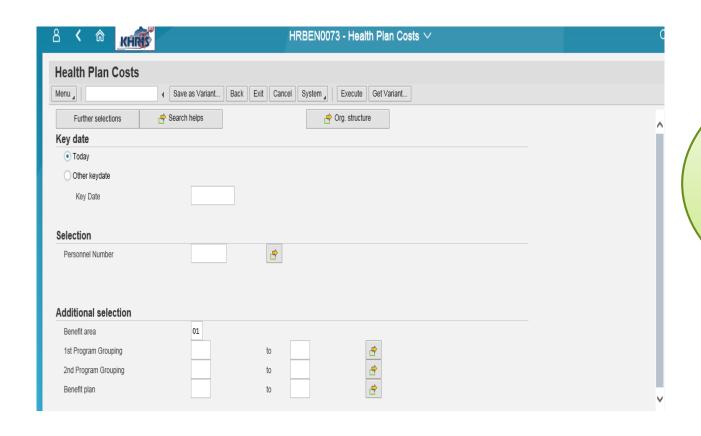
REMINDERS

- ▶ <u>TWO</u> applications are required in the following scenarios:
 - ▶ All members who transfer to your agency from October through December 31 <u>MUST</u> complete a new 2020 Enrollment/Change application in addition to the 2019 Enrollment/Change application the IC/HRG completes
 - Qualifying Events that occur after Open Enrollment through December 31 require two Enrollment/Change applications; one for 2019 and one for 2020
 - New Hires after Open Enrollment require two Enrollment/Change application; one for 2019 and one for 2020

REMINDERS

- Exceptions must be in DEI by close of business December 31, 2019. Any received after this date will not be reviewed.
- ▶ If a member enrolls in the wrong plan or makes an error, please assist them with completing the exception form and a paper application for 2020. The exception form and application must be submitted together. The documents may be faxed to 502-564-5278.
- ▶ If a member submits an Open Enrollment paper application to the agency, it must be entered by the IC/HRG no later than November 15

REMINDERS



Run HRBEN0073 before 9am Use appropriate variant Enter your Organizational number Use key date 01/01/2020

ADDITIONAL BENEFITS

- LiveHealth Online Medical
- LiveHealth Online Psychology & Psychiatry
- Rethink
- Diabetes Prevention Program
- MyStrength
- StayWell
- Smartshopper
- Kentucky Deferred Comp

CLOSING

- Deadline for Open Enrollment is October 30th
- Members should enroll online through KHRIS ESS
- Handout the mini-BSGs to help members make informed decisions
- You, as the IC/HRG, can email general questions to EIB@KY.GOV; please do not share this email with members
- Members can email general questions to KEHP@KY.GOV
- If there are any specific questions members can call:
 - ▶ 844-402-KEHP(5347) Anthem medical, dental, vision
 - ▶ 888-581-8834 (502-564-6534 local) Open Enrollment Hotline (select the correct prompt)

CLOSING

